

<b>Information to identify the case:</b>			
Debtor 1	Wayne L. Tomlin Sr.		
First Name	Middle Name	Last Name	
Debtor 2	Tricia J Tomlin		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 19-27662-JNP			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne L. Tomlin Sr.

Tricia J Tomlin

11/4/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Wayne L. Tomlin, Sr.  
Tricia J Tomlin  
Debtors

Case No. 19-27662-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Nov 04, 2022

User: admin  
Form ID: 3180W

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Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Wayne L. Tomlin, Sr., Tricia J Tomlin, 406 F. Street, Millville, NJ 08332-2138
aty	+ Daniel E. Rosner, 311 Landis Avenue, Vineland, NJ 08360-8104
aty	+ Matthew L. Capone, Rosner Law Office, 311 W Landis Ave, Vineland, NJ 08360-8104
518461265	+ Law Offices Of Faloni & Associates, 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
518712585	MidFirst Bank, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
518470337	Oollo card services, PO Box 66371, Dallas, TX 75266
518461273	+ Selip & Stylianou LLP, 10 Forest Avenue, Paramus, NJ 07652-5238
518461274	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
518461277	+ TBOM Retail, PO Box 9222, Old Bethpage, NY 11804-9222
518461278	TD Bank, 1707 ROUTE 70 E, Cherry Hill, NJ 08003
518470340	TD Bank/Target, 1707 ROUTE 70 E, Cherry Hill, NJ 08003

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 04 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 04 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 04 2022 20:41:00	HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
518563929	+ EDI: AIS.COM	Nov 05 2022 00:38:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518551185	Email/PDF: bncnotices@becket-lee.com	Nov 04 2022 20:50:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518470336	+ Email/Text: tracey.gregoire@millvillenj.gov	Nov 04 2022 20:40:55	City Of Millville Tax Collector, P.O. Box 609, Millville, NJ 08332-0609
518461258	EDI: WFNNB.COM	Nov 05 2022 00:33:00	Comenity - HSN, PO Box 183043, Columbus, OH 43218-3043
518461259	+ EDI: WFNNB.COM	Nov 05 2022 00:33:00	Comenity Capital/Boscovs, PO Box 182120, Columbus, OH 43218-2120
518534726	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 04 2022 20:50:17	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518461260	Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Nov 04 2022 20:41:00	Hyundai Motor Finance, 10550 Talbert Ave, Fountain Valley, CA 92708
518493833	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Nov 04 2022 20:41:00	Hyundai Lease Titling Trust, PO Box 20809,

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518461263	+ EDI: IRS.COM		Fountain Valley, CA 92728-0809
518461264	+ Email/Text: PBNCNotifications@perituservices.com	Nov 05 2022 00:33:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
518461266	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2022 20:40:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
518558607	Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2022 20:50:39	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
518549292	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 04 2022 20:50:37	LVNV Funding, LLC, Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518598844	+ EDI: AISMIDFIRST	Nov 04 2022 20:40:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
518593278	+ EDI: AISMIDFIRST	Nov 05 2022 00:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518461267	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 05 2022 00:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518461268	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 04 2022 20:40:00	Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
518523852	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 04 2022 20:40:00	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
518461269	^ MEBN	Nov 04 2022 20:36:38	Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO Box 619094, Dallas, TX 75261-9094
518461271	EDI: PRA.COM	Nov 05 2022 00:33:00	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519012213	EDI: PRA.COM	Nov 05 2022 00:33:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519012214	EDI: PRA.COM	Nov 05 2022 00:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518544129	EDI: PRA.COM	Nov 05 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518461270	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Paypal, PO Box 5138, Lutherville Timonium, MD 21094-5138
518571134	EDI: Q3G.COM	Nov 05 2022 00:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518564270	EDI: Q3G.COM	Nov 05 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518496581	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 04 2022 20:41:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
518506753	+ Email/Text: bncmail@w-legal.com	Nov 04 2022 20:41:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518461272	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 04 2022 20:41:00	Santander, 8585 North Stemmons Freeway, Ste 1100-N, Dallas, TX 75247-3822
518502183	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 04 2022 20:41:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244

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518461275	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synch/Lowes, PO Box 965005, Orlando, FL 32896-5005
518461276	EDI: RMSC.COM	Nov 05 2022 00:33:00	Synch/Wal-Mart, Po Box 956024, Orlando, FL 32896-5024
518464073	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518461262	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 07081
518461261	*	IRS, PO Box 744, Springfield, NJ 07081-0744
518598843	*+	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Cory Francis Woerner	on behalf of Joint Debtor Tricia J Tomlin Cwoerner@newjerseybankruptcy.com
Cory Francis Woerner	on behalf of Debtor Wayne L. Tomlin Sr. Cwoerner@newjerseybankruptcy.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecf@gmail.com

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Seymour Wasserstrum

on behalf of Joint Debtor Tricia J Tomlin mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Debtor Wayne L. Tomlin Sr. mylawyer7@aol.com, ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 11